CLAIMS

1. Electronic system for carrying out bank transactions through a telecommunications network for electronic bank transactions which comprises a central

5 processing unit, a plurality of electronic terminals in which a user can carry out a bank transaction connected to said central processing unit through a communication channel,

characterised in that it comprises a betting processing

10 unit connected to such a central processing unit, in which a permutation procedure of the unique code, a randomising generation procedure and a betting program are memorised which allow a user who has carried out a bank operation in one of said terminals to carry out a

15 monetary bet, through said terminal, the winning of such a bet being determined by the betting program, fed by said randomising procedure actuated by a unique code which is formed starting from the moment when the user decides to make said bet.

20 2. System according to claim 1, wherein said unique code comprises data relative to the user and data relative to the bank operation.

3. System according to claim 1, wherein said data relative to the user comprises the codename of the user

25 and the bank transaction number.

4. System according to claim 1, wherein said data

relative to the bank operation comprises the time of the bank operation, the date of the bank operation, the type of operation, the time passed from the start or from other steps of the operation, the moment in which one decides to make a bet and a code entered if necessary by the user.

5. System according to claim 1, wherein said betting processing unit comprises a memory (51) in which there is a database for memorising all of the bets made on each terminal (3) of the bank network.

6. Method for carrying out bank transactions through a telecommunications network for electronic bank transactions which comprises a central processing unit, a plurality of electronic terminals in which a user can carry out a bank transaction connected to said central processing unit through a communication channel, characterised in that said method comprises the steps of:

- receiving a user's instructions to carry out a bank operation from one of said terminals,

- carrying out such a bank operation,

- generating a unique code from the moment in which said user decides to make a monetary bet which starts up a randomising procedure which feeds a betting program which, at the end of the banking operation on said terminal provides a printout relative to the bet

that has been made.

7. Method according to the previous claim, wherein said generating step comprises detecting data relative to the user and data relative to the bank operation.

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